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ABSTRACT

This guide was developed for use by Housing Information Volunteers, persons trained by the Consumer Housing Information Service for Seniors, a local service organized under the auspices of the American Association of Retired Persons and a local agency or organization serving the elderly. It briefly defines programs and services that help older persons with their housing needs. Names of services and facilities, addresses, and telephone numbers are given along with eligibility requirements and costs, where applicable. The guide provides a systematic process for compiling and documenting local housing and related resources, serves as a ready reference and field guide for use by Housing Information Volunteers to discuss local options with older consumers, and serves as a training resource to introduce volunteers to housing programs and services available in their communities. Program types are listed in alphabetical order for each reference. A selected list of publications that describe services and programs appears at the end of the guide. Blank pages are provided for readers to add resources unique to their areas. The format is a working notebook in which readers can update information and write in notes on the services offered in their communities. Information is given on programs that help lower housing costs and/or increase income using one's home equity; provide in-home support services; improve the livability of one's home; address alternative housing and living arrangements; and provide other types of assistance such as help for renters, respite care, and adult day care. (NB)

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A Guide to Local Housing Resources for Older Persons

Consumer Housing Information Service for Seniors (CHISS)

Consumer Affairs • Program Department
American Association of Retired Persons

CG 022041

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Introduction

Arranging suitable housing and living situations poses a real problem for many older persons. Possibilities are complex and there is often no single, comprehensive resource in a community. The Consumer Affairs Section of the Program Department has developed the Consumer Housing Information Service for Seniors (CHISS) to respond to this need.

CHISS is a local service organized under the auspices of the American Association of Retired Persons (AARP) and a local agency or organization serving the elderly. Using trained Housing Information Volunteers, CHISS provides information on an individual basis to older persons in the community wanting to learn more about housing and housing-related services.

This guide to local housing resources for older persons briefly defines programs and services in your area that help older persons with their housing needs. Names of services and facilities, addresses, and phone numbers are given along with eligibility requirements and costs, where applicable.

This guide is a key resource for the CHISS program and has been designed to perform several functions, including:

- providing a systematic process for compiling and documenting local housing and related resources;
- serving as a ready reference and field guide for use by the Housing Information Volunteer to discuss local options with older consumers; and
- serving as a training resource to introduce CHISS volunteers to housing programs and services available in their communities.

Program types are listed in alphabetical order for each reference. A selected list of publications that describe services and programs appears at the end. For reader convenience, there are 5 pages for adding resources unique to your area.

This local resource guide is a working notebook to update information and notes on the services offered in your community and to add community-specific information as

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you learn more about these and other programs. Specifically, this local resource guide includes information on programs that:

- help lower housing costs and/or increase income using one's home equity;
- provide in-home support services;
- improve the livability of one's home;
- address alternative housing and living arrangements; and
- provide other types of assistance, such as help for renters, respite care, and adult day care.

Programs that might be available in your community are listed alphabetically by type of service in the pages that follow.

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Accessory Apartment

Definition: Also known as a "second unit," or "in-law apartment," a living unit inside a home that is separate from the rest of the house in that it usually has a separate entrance. An accessory apartment has separate eating, bathing, and sleeping areas. The homeowner rents out the apartment, often exchanging housekeeping or other services for reduced rent. Sharing services sometimes results in reduced rent.

Zoning: (Insert name and phone number of local office to contact for permit applications or special waivers for accessory apartments, i.e., county or municipal office of planning or zoning.)

Matching Services: (Insert name and phone number of local housing services or home-matching services that can assist a homeowner to find a tenant or vice versa, i.e., Roommates Preferred, Operation-Match.)

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Matching Services: _____

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Board and Care Homes

Definition: A small group living arrangement, not strictly for older people, providing room, meals, housekeeping, and personal care services for its residents. Staff looks after the well-being of the tenants. Usually these homes are located in older homes or hotels.

Local Programs: (Insert the name, address, and telephone number of board and care homes, and specific information about costs and eligibility. Also insert name, address, and phone number of long-term care ombudsman responsible for handling complaints concerning board and care homes.)

Ombudsman: _____

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Congregate Care Facility

Definition: A specially designed facility for older persons with living units that include a bedroom, bathroom, and kitchenette. Meals are served in a central dining room, and housekeeping, transportation, and personal care services may be available by arrangement.

Local programs: (Insert name, address, and phone number of local congregate care facilities. Availability, eligibility, and cost information should also be included, if possible.)

Continuing Care Retirement Communities

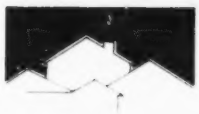
Definition: Retirement communities that offer a full range of services from independent living in apartments or cottages to nursing home care. Services usually are included which guarantee shelter and access to a specific level of care and service required. Meals are available, housekeeping services are provided, and the facility provides a large number of activities and recreational facilities. Services are acquired by contract.

Local programs: (Insert a list of local CCRCs with description of services and range of costs. Also include length of the waiting list, if available.)

Day Care Centers

Definition: Community centers established by nonprofit organizations, hospitals, and/or nursing homes to rehabilitate older persons from illness or to provide respite for family caregivers. Social, recreational, and educational activities are provided. Some centers have psychologists, and occupational and recreational therapists.

Local programs: (Insert name, address, phone number, and program description. Include availability, costs, and eligibility requirements.)



ECHO Housing

Definition: Permanently constructed buildings, about the size of a double garage, placed temporarily on the property of a home, hospital or nursing home. The Elder Cottage Housing Opportunity (ECHO) home has one or two bedrooms, a bathroom, living room, kitchen, and eating area. ECHO units are connected to the utilities of the home. They are built to be adaptable to the needs of older persons and the disabled, as well as to match or complement the existing home. The ECHO unit is designed to be removed when no longer needed. ECHO units may also be referred to as granny flats.

Zoning information: (Insert name and phone number of zoning board or office to contact.)

Source of ECHO units: (Insert name, address, and phone number of manufacturer from which units can be obtained within reasonable transporting distance.)

Zoning Office: _____

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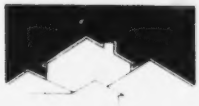
Friendly Visiting

Definition: Volunteers, working under the direction of a local service agency, regularly visit older persons in their homes. Usually these visits are preceded by an interview to obtain information about the older person's living situation and those services that may be needed in addition to regular visits. The volunteer may simply visit the older person or may do light chores, help with personal grooming, or handle correspondence.

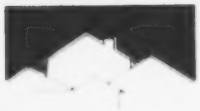
Local programs: (Insert the name, address, and telephone number of local visiting programs. Also give eligibility, geographic limits, and cost information.)



Group Residence

Definition: A home or apartment that provides three or more people with individual bedrooms (perhaps with separate bath) and common living area, owned or leased by a local public agency or private enterprise. The agency provides the home with staff and services that may include meals, laundry, and cleaning. In some arrangements, occupants share the housework, cooking, and other responsibilities. Usually the rent is modest. In some cases, a developer may build group residences for the private market.

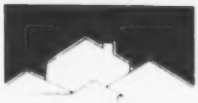
Local programs: (Insert name, address, phone number, eligibility requirements, costs, and availability for group residence in your community.)



Home Adaptations

Definition: Modifications made to a home to make it safer and easier for an older resident. Adaptations may include installation of railings, grab bars, ramps, lever door handles, and/or pull string lamp switches, wider doors for wheelchairs, modifications to the yard and exterior for easier maintenance, moving laundry and storage to main floors, or relocating bathrooms or bedroom for easier use and avoidance of stairs. Some community programs defray costs for eligible homeowners.

Local programs: (Insert name, address, and phone number of local programs or businesses that specialize in home adaptations and list eligibility requirements [age/income], cost, and availability information. Describe the type of service and labor provided and whether the work is done by a volunteer or a contractor.)



Home Equity Conversion

Definition: A financial transaction that enables homeowners to use the equity in their homes to obtain cash without selling and moving out of the home. A *reverse mortgage*, a form of home equity conversion, uses the home as collateral to secure a loan for the homeowner which is then payable in monthly installments. The mortgage company establishes with the homeowner(s) that the loan will be repaid when he or she moves, dies, or at a date established at the time of the transaction. The home will often be sold to repay the loan at that time. *Sale-leasebacks* enable the homeowner to sell the home but remain as a tenant with guaranteed occupancy rights and fair rent adjustments secured by an automatically renewable lease. If a deferred annuity is purchased at the time the home is sold, the seller will receive payments for life no matter where the seller lives.

The Home Equity Conversion Fact Sheet provides further details. (See AARP Publications List, p. 26.) For model documents explaining sale-leasebacks write to National Center for Home Equity Conversion, 110 East Main Street, Madison, WI 53703.

Reverse mortgages are available in limited parts of the country from commercial lending institutions or governmental agencies. Sale-leasebacks can be transferred on an individual basis anywhere in the country.

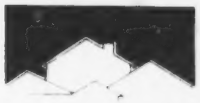
Local sources: (Insert name, address, and phone number of local programs that provide counseling on home equity conversion, lending institutions or public agencies that offer reverse mortgages, and agencies that may be involved in sale-leasebacks. Include eligibility requirements and examples of any plans that may be available locally.)

Home Health Care

Definition: Health care services provided in the home by specialists working as a team under the supervision of a physician. The team may consist of nurses, therapists (physical, occupational, speech), nutritionists, or health aides, depending on the need. Some services may be paid for in part by Medicare, Medicaid, or by private health insurers.

Local sources: (Insert list of home health care agencies in your community. Insert local Medicare and Medicaid office address, phone number, and contact persons.)

Medicare/Medicaid Office: _____

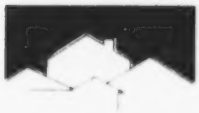


Home Repair and Maintenance Programs

Definition: Local organizations, service clubs, and development agencies have programs designed to help with:

- small repairs and safety modifications (consumer may pay for materials and a small fee);
- loans or grants at low or no interest to eligible homeowners for renovations and repairs; and
- chore services for yard work, snow removal, or heavy cleaning such as wall or window washing.

Local programs: (Insert name, address, and telephone number of repair, maintenance, and chore services, along with eligibility requirements, costs, and geographic limitations.)



Home Sharing Match-up Programs

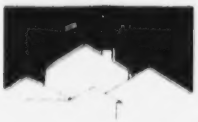
Definition: A nonprofit or for-profit organization providing screening and matching, and possibly counseling services, for homeseekers and home providers who want to share a house or apartment. Some programs help negotiate homesharing agreements and provide assistance if problems arise between the parties once the arrangement has been made.

Local programs: (List match-up services with name, address, and telephone number. Include eligibility information and any costs that may be involved. Also list any special services provided.)

Home Weatherization Program and Utility Bill Assistance

Definition: Funded by federal or state governments, offers low- or no-interest loans to upgrade insulation and heating equipment for homeowners who meet eligibility requirements under the program. Some programs may provide services, such as caulking, weatherstripping and insulating, free of charge up to a certain dollar value. The service is often provided by volunteers. Utility assistance programs are available in some communities to help pay gas or electrical bills of eligible individuals. Eligibility is based on income.

Local programs: (Insert name, address, and telephone number of local energy assistance and weatherization programs. Sometimes fuel assistance is provided by a local utility. Give summary of eligibility requirements and costs where appropriate. Note if local utility company(ies) will give customers free or low-cost home energy audits to determine the best action to conserve energy and lower utility bills.



Nursing Homes

Definition: Long-term health care facilities generally providing either intermediate and/or skilled levels of care. Each level of care varies in cost and the extent to which it is covered by private insurance, Medicare, and Medicaid. It is important that the client is aware that neither public nor private insurance covers all nursing home costs.

Local programs:(Insert the name and telephone number of the local ombudsman for nursing home care, and include a list of the nursing homes in the area with a range of cost information. Note those homes that accept Medicaid recipients.)

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Nutrition Programs

Definition: A widely available program usually in the form of in-home delivered meals (or meals-on-wheels) and nutrition sites that provide a midday meal in a church or synagogue, senior citizen center, or other facility. There is usually a charge or a requested contribution toward the cost of the meal. The two most common types are described briefly here.

- Congregate or group meals usually have an age requirement, and are offered at midday, may provide transportation, and request a minimum contribution or food stamps to cover the cost of the meal.
- In-home meals are delivered daily and usually include one hot meal and a cold meal for the evening. Many have an age limit but generally there is no income limit. There is usually a weekly charge for the service.

Local programs:(Insert name, address, and telephone number of local nutrition programs. List the eligibility requirements, costs, and availability, as well as how to order the service or arrange for transportation.)

Property Tax Relief and Deferral

Definition: Special property tax relief measure to alleviate the property tax burden of homeowners and renters in some states and local jurisdictions. Some typical types of programs follow.

- Homestead exemption exempts a specified amount of the assessed value of the property on which taxes are calculated. In some states, the homestead exemption has no age restrictions.
- Circuit breaker limits the amount of property tax paid based on income. When property taxes exceed a specified percentage of income, the circuit breaker overrides the property tax system and rebates the excessive payment to the taxpayer.
- Property tax deferral allows a homeowner to defer paying all or a portion of property taxes until either the house is sold or the homeowner dies.
- Tax freezes limit increases in property taxes at a specific level once an eligible participant reaches a specific age.
- Renter credits and deductions are generally based on the portion of the rent that comprises the equivalent amount that the landlord pays for property taxes.

Not all states have these programs and their use varies considerably.

Local programs: (Insert name, address, and telephone number of municipal and state tax office.)

Office of Taxation: _____

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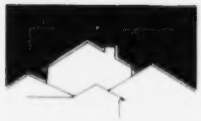


Renter's Assistance

Definition: The older renter may receive assistance through:

- help with utility payments;
- rent control (in some jurisdictions);
- rent subsidy or voucher system for rent assistance;
- protection from condominium conversion;
- property tax relief;
- rent limitation through lease agreements; and
- renter's associations.

Local programs: (Insert information about programs that can assist a renter to cut costs or rent).

Respite Care

Definition: In-home or institutional respite care provided by some home health care agencies and nursing homes. Respite care is designed for families who provide daily care in their homes to a family member. Respite care programs either send a volunteer or paid staff person to relieve the caregiver for a limited time or provide a setting, such as a nursing home, to which the individual needing care can be temporarily relocated.

Local programs: (Insert name, address, phone number, and program descriptions, including availability, cost, and eligibility requirements of programs in your area.)

Retirement Communities

Definition: Either rental or purchased housing arrangements designed specifically for older persons. They usually provide social and recreational activities and some limited services. Generally, there are no extensive medical or nursing care services available within the facility.

Local programs: (Insert name, address, and phone number of retirement communities in your area, including services, cost, and availability.)

Subsidized Senior Housing

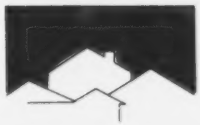
Definition: Dwellings, usually apartment buildings, that have been specially constructed for the elderly or remodeled for this purpose. The rent subsidy is based on certain income eligibility requirements. Usually there are waiting lists to enter such facilities. In some buildings, support services are provided, such as meals and transportation.

Local programs: (Insert name, address, and phone number of local senior housing facilities that have subsidized rent programs. Also include name, address, and telephone number of local housing service agencies that assist older persons in finding inexpensive housing.)

Telephone Reassurance and Emergency Call Systems

Definition: Programs usually run by volunteers in a service agency. The older person is asked to contact the volunteer each day. If there has been no contact, the service will send a friend, neighbor, family member, or health care professional to visit the older person to assure that all is well. *Emergency call systems* may link the older person to a local hospital emergency center, local nursing home, or other emergency response unit by means of an alarm worn by the older person. If the alarm is activated, the receiving organization will respond by sending someone to the home. The system also can be used by the older person to check in with the emergency network daily.

Local programs: (Insert name, address, phone number, description of the services, and cost of local services. Some programs have eligibility requirements that also should be noted.)



Transportation Services

Definition: Transportation assistance for older persons. Among the types are:

- reduced public transit fares;
- specially scheduled buses or vans;
- reduced taxi fares; and
- escort services.

Local programs: (List name, address, and phone number of transportation services in your area; include area served, eligibility, and costs.)

Related AARP Publications

Single copies of all of the following publications are available at no charge from AARP Fulfillment Section, P.O. Box 2400, Long Beach, CA 90801. Piease ask for the publication(s) by stock number.

Publications	Stock Numbers
Accessory Apartment	
Accessory Apartment Fact Sheet	D1158
Legal Issues in Accessory Apartments: Zoning and Convenants Restricting Land to Residential Uses	D1187
Board and Care	
A Home Away from Home: Consumer Information on Board and Care Homes	D12446
Congregate Care Facility	
Congregate Housing Fact Sheet	D12141
Continuing Care Retirement Communities	
Continuing Care Retirement Communities Fact Sheet	D12181
Your Home Your Choice	D12143
Day Care Centers	
The Right Place at the Right Time: A Guide to Long-Term Care Choices	D12381
ECHO Housing	
ECHO Housing Fact Sheet	D1006
ECHO Housing: A Review of Zoning Issues and Other Considerations	D1023
A Model Ordinance for ECHO Housing	D1190
ECHO Housing: Recommended Standards for Construction and Installation	D12212
Group Residence	
Legal Issues in House Sharing: What Is a Family?	D1188

Home Adaptations

DoAble Renewable Home: Making Your Home Fit Your Needs	D12470

Home Equity Conversion

Home Equity Conversion Fact Sheet	D1159

Home Health Care

A Handbook About Care in the Home	D955

Home Weatherization

At Home with Energy	D722

Other Resources in Your Community

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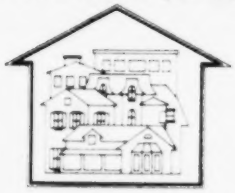
A Publication of
Consumer Housing Information Service
for Seniors (CHISS)



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AARP

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